

# HOUSE BILL No. 4903

September 6, 2017, Introduced by Rep. Kosowski and referred to the Committee on Insurance.

A bill to amend 1956 PA 218, entitled "The insurance code of 1956," (MCL 500.100 to 500.8302) by adding sections 2247 and 3406u.

**THE PEOPLE OF THE STATE OF MICHIGAN ENACT:**

1           **SEC. 2247. (1) A LIFE INSURER THAT DELIVERS, ISSUES FOR**  
2 **DELIVERY, OR RENEWS IN THIS STATE A LIFE INSURANCE POLICY SHALL NOT**  
3 **RATE, CANCEL COVERAGE ON, REFUSE TO PROVIDE COVERAGE FOR, OR REFUSE**  
4 **TO ISSUE OR RENEW A POLICY SOLELY BECAUSE AN INSURED OR APPLICANT**  
5 **FOR INSURANCE IS OR HAS BEEN A VICTIM OF A VIOLATION DESCRIBED IN**  
6 **SECTIONS 520A TO 520G OF THE MICHIGAN PENAL CODE, 1931 PA 328, MCL**  
7 **750.520A TO 750.520G.**

8           **(2) THIS SECTION DOES NOT PREVENT ANY OF THE FOLLOWING:**

9           **(A) AN INSURER FROM INQUIRING ABOUT, UNDERWRITING, OR CHARGING**  
10 **A DIFFERENT PREMIUM ON THE BASIS OF THE INDIVIDUAL'S PHYSICAL OR**  
11 **MENTAL CONDITION, REGARDLESS OF THE CAUSE OF THE CONDITION.**

1 (B) AN INSURER FROM REFUSING TO ISSUE A LIFE INSURANCE POLICY  
2 IF THE APPLICANT FOR, PROSPECTIVE OWNER OF, OR BENEFICIARY UNDER  
3 THE POLICY DOES NOT HAVE AN INSURABLE INTEREST IN THE LIFE OF THE  
4 PROSPECTIVE INSURED INDIVIDUAL.

5 (3) AN INSURER IS NOT CIVILLY LIABLE FOR ANY CAUSE OF ACTION  
6 THAT MAY RESULT FROM COMPLIANCE WITH THIS SECTION.

7 SEC. 3406U. (1) AN INSURER THAT DELIVERS, ISSUES FOR DELIVERY,  
8 OR RENEWS IN THIS STATE A HEALTH INSURANCE POLICY SHALL NOT RATE,  
9 CANCEL COVERAGE ON, REFUSE TO PROVIDE COVERAGE FOR, OR REFUSE TO  
10 ISSUE OR RENEW A HEALTH INSURANCE POLICY SOLELY BECAUSE AN INSURED  
11 OR APPLICANT FOR INSURANCE IS OR HAS BEEN A VICTIM OF A VIOLATION  
12 DESCRIBED IN SECTIONS 520A TO 520G OF THE MICHIGAN PENAL CODE, 1931  
13 PA 328, MCL 750.520A TO 750.520G.

14 (2) AN INSURER IS NOT CIVILLY LIABLE FOR ANY CAUSE OF ACTION  
15 THAT MAY RESULT FROM COMPLIANCE WITH THIS SECTION.

16 Enacting section 1. This amendatory act takes effect 90 days  
17 after the date it is enacted into law.